

EVICTION AND FORECLOSURE PROTECTIONS
Under COVID-19

Jurisdiction	Date of Expiration	Applicability	Basis of Eviction Protection	Tenant Notification	Documentation Required	Payback Period	Late Fees Allowed	Note	Website/ Documents
San Diego County									
Chula Vista	July 31	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-22	Within 7 days after rent due date	Within 7 days of notifying owner/manager	6 months from the expiration date of the ordinance.	No	Eviction Moratorium Regulations (Click HERE)	Click HERE
City of San Diego	Sept. 30 Until the local emergency is terminated or the withdrawal of Governor's order, whichever occurs first	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-19	On or before the day rent is due	Within 7 days of notifying owner/manager	6 months from ordinance effective date (March 25)	No	*In writing includes email and text if owner/manager has previously communicated that way.	Click HERE
County of San Diego (unincorporated areas only)	EXPIRED ; June 30	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-19	Within 7 days after rent due date	Within 7 days of notifying owner/manager	3 months from the expiration of the ordinance (May 31). One month extension possible.	No	*Notice must be given in writing and delivered pursuant to the notice required under the terms of a lease. If no lease exists, the notice must be delivered personally, representative or agent, at the address where rent is customarily paid.	Click HERE
Carlsbad	Until the local emergency is terminated or the withdrawal of Governor's order, whichever occurs first	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-21	Yes Landlord must be notified in writing (including email) before rent is due but not to exceed 10 business days after rent is due. Tenant is required to pay amount able to	Documents must be submitted within 10 days of giving notice that rent can't be paid	Yes Unpaid rent must be repaid within 3 months of the expiration of the local emergency, unless alternative payment arrangements are made with the landlord	No	Tenant to pay portion of rent that the tenant is able to pay. Any State or Federal law, order or regulation providing commercial tenants with eviction relief will control over this resolution and implementing regulations. If tenant moves out before expiration of resolution, all rent must be paid in full.	Click HERE
Coronado	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	N/A
Del Mar	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	N/A
El Cajon	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	N/A
Encinitas	Sept 30 Until emergency ends	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-26	On or before the day rent is due	Within 2 weeks of notifying owner/manager	6 months from the date the council terminates the emergency.	Yes	*For the month of April only, tenants have until the 7th to provide notice. **In writing includes email and text if owner/manager has previously communicated that way.	Click HERE
Escondido	July 31	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-27	Within 7 days after rent due date	Within 14 days of providing notice to landlord.	Yes Eligible tenants have up to 3 months after June 1, 2020 (or until September 1, 2020 to pay pastdue rent	No	*In writing includes email and text **Must notify landlord by 15th in April.	Click HERE
Imperial Beach	Until the Governor's Executive Order for the moratorium expires	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-28	Within 30 days after the day rent is due	Yes Document must be submitted within 30 days after rent is due	Payable upon lifting of ordinance or emergency	Yes	*In writing includes email and text if owner/manager has previously communicated that way.	Click HERE
La Mesa	EXPIRED on May 31		Ability to Pay Affected by COVID-29	Not Defined	Not Required	Payable upon lifting of ordinance or emergency	Yes		Click HERE
Lemon Grove	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	Click HERE
National City	Aug 30	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-31	Yes Landlord must be notified before the rent is due or no later than 7 days after rent is due Letters, texts & emails are all acceptable	Within 30 days after the day rent is due	Full payback or payment agreement w/in 6 months from the date the council terminates the emergency.	No	Failure to provide the notice or back up documentation in the time noted waives the protections of the eviction moratorium	Click HERE
Oceanside	EXPIRED ; May 31	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-32	On or before the day rent is due	Within 7 days of notifying owner/manager	Yes Ordinance does not specify the amount of time for repayment of rent. It is assumed that rent must be paid by June 1, 2020 (after the expiration date of 5/31/20) If the tenant elects to move while Ordinance is in effect, all owed rent is due upon move out unless the lease dictates otherwise	Yes Does allow landlord to charge late fees only, if provided for by written rental agreement for rental payments covered under the ordinance	*Requires tenant to pay portion of rent that they are able to pay.	Click HERE
Poway	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	Click HERE



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San Marcos	EXPIRED ; June 30	Tenants (Residential & Commercial) Homeowners	Ability to Pay Affected by COVID-34	Within 30 days after the day rent is due. On or by the date that the rent is due. Letters, texts & email are all acceptable.	Within 7 days of rent being due	Payable upon lifting of ordinance or emergency	Yes, Late payment fee must still be paid if imposed within the lease agreement	Failure to provide the notice or back up documentation in the time noted waives the protections of the eviction moratorium	Click HERE
Solana Beach	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	Click HERE
Santee	Until emergency ends	Tenants (Residential) and whose income and ability to pay rent have been affected.	Ability to Pay Affected by COVID-36	Within 30 days after the day rent is due	Yes	Payback period equivalent to the length of the moratorium.	There may be fees if the lease agreement allows for them.	*No fees for parking violations. **In writing includes email and text if owner/manager has previously communicated that way.	Click HERE
Vista	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Under State and US protections	Click HERE
State of California									
Governor's Executive Orders	EXPIRED ; May 31 (Statewide) September 30 (Authority for Local Jurisdictions to Implement)	Tenants (Residential & Commercial) Homeowners		Yes Before the rent is due or within no later than 7 days from date rent is due. Letters, texts, & email are all acceptable.	Yes No later than the time upon payment of back-due rent Suggested by Legal Aid to provide as soon as possible but no later than required by local ordinances		Yes	Not addressed; may be able to collect late fees if indicated in the lease	Click HERE EO28-20 , EO N-37-20 , EO N-66-20 , and EO N-71-20
Judicial Council	90 days after State of Emergency is lifted	Tenants (Residential & Commercial) Homeowners	All Evictions except for Public Health & Safety	Not Required	Not Required	Not specified	Not specified	Adopted April 6, 2020 Emergency Rule #1 "a court may not issue a summons on a complaint for unlawful detainer unless the court finds, in its discretion and on the record, that the action is necessary to protect public health and safety". In effect, no unlawful detainers for tenant eviction purposes may be processed through the courts at this time. Emergency Rule #2 "stays all actions for judicial foreclosures on mortgages and deeds of trust and extend all deadlines related to such actions."	Click HERE
United States									
CARES Act Eviction Protections	July 24 Plus 30 Day Notice to Vacate	Residential Tenants of federally backed loans	Financial Impact of COVID 19	Not Required	Not Required	Not specified	No	Eviction protections apply to tenants of residential properties that: 1. Participate in federal assistance programs, 2. Subject to a "federally backed mortgage loan," or 3. Subject to a "federally backed multifamily mortgage loan".	Click HERE
FHA Insured	12 Month Forbearance	Single Family Owner Occupied Mortgagees	—	Yes	Yes	Forbearance; Loan Terms remain in Place	—	If you are a homeowner experiencing financial hardship directly or indirectly related to Coronavirus (COVID-19), contact your loan servicer (the company listed on your mortgage statement) right away to discuss your options. Mortgage relief options may include: 1. Ensuring payment relief by providing forbearance for up to 12 months 2. Waiving assessments of penalties or late fees 3. Halting all foreclosure actions and evictions of borrowers living in homes until at least August 31, 2020 4. Offering loan modification options to provide mortgage payment relief or keep those payments the same after the forbearance period	Click HERE



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HUD	30-day Forbearance Up to 2 30-day Extensions	Multifamily Mortgage (FHA insured, risk share, and HUD held mortgages)	Financial Impact of COVID 19	Yes (oral/written request for Forbearance)		Forbearance; Loan Terms remain in Place		Current on loan as of Feb 1, 2020 Must provide eviction protections to tenants during the forbearance period.	Click HERE
Banks	—	—	—	—	—	—	—	—	Click HERE

**The following provides a general summary (not a legal opinion) of the various orders and ordinances that set forth moratoriums on tenant evictions for San Diego County to assist with compliance. The federal and state orders are included. If there is no local city ordinance, the State order will apply to provide protections against residential tenant evictions in all cities located within California. Also, it is important to note that the State and Federal protections apply to all cities in California, but local governments can place greater restrictions on tenant evictions if desired to protect the public health and welfare of their communities. Landlords and their agents must comply with all applicable orders.*

Resources:

- Legal Aid Society www.lassd.org
- CSA San Diego <http://c4sa.org>
- South Bay Community Service <https://southbaycommunityservices.org/rental-assistance-for-chula-vista-families-affected-by-covid-19/>